

**SO ORDERED**



*James F. Schneider*  
JAMES F. SCHNEIDER  
U.S. BANKRUPTCY JUDGE

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF MARYLAND  
at Baltimore**

---

In re:

**Darren Fruman**  
Debtor(s)

**Case No.: 16-12844 – JS**  
**Chapter: 7**

**No.34**

**M&T Bank**  
Movant(s)

vs.

**Darren Fruman**  
**Brian A Goldman, Trustee**  
Respondent(s)

---

**ORDER GRANTING RELIEF FROM STAY**

In this case a discharge has been granted to the debtor(s) and the Trustee has completed administration of assets. A remaining undetermined matter is this motion for relief from automatic stay. The entry of the discharge terminated the automatic stay as to an in personam action against the debtor(s). 11 U.S.C. § 362(c)(2)(C). The discharge injunction of 11 U.S.C. § 524(a)(2) now permanently bars in personam actions against the debtor(s) for discharged debts. The filing by the Trustee of a Report of No Distribution or a Final Report indicates the Trustee's consent to closure of the case. Upon the closure of the case, the automatic stay terminates as to any action to enforce liens against property of the estate. 11 U.S.C. § 362(c)(1).

Accordingly, the court finds cause exists to terminate the automatic stay imposed by 11 U.S.C. § 362(a) so that the case can be closed.

It is, therefore by the United States Bankruptcy Court for the District of Maryland,

ORDERED, that the automatic stay imposed by 11 U.S.C. § 362(a) is terminated as to Movant(s)' right to execute upon all liens that have not been avoided.

cc: Debtor(s)  
Attorney(s) for Debtor(s) – Adam M. Freiman  
Case Trustee – Brian A. Goldman  
U.S. Trustee  
All Counsel – Kathryn E. Smits

**End of Order**

37x01 (rev. 09/24/2002) – khorning